



IMPORTANT INFORMATION FOR FLEX DEBIT CARD PARTICIPANTS

The Flex Debit Card processing system has been programmed with your company's co-pay amounts for both prescription drugs and office visits. Should the total amount of the debit equal an amount other than an exact match of a co-pay amount (i.e. \$15.00, \$25.00) the transaction will be processed, however the transaction will be flagged and the following will occur:

- ✦ Within two days you will receive an automated email* from the Debit Card processing system. The email will tell you that you must submit **1) the detailed receipt from the provider** and 2) a copy of the email you received** to Combined Services LLC (CSLLC). You will have **two weeks** to provide the requested information to CSLLC.
- ✦ If the detailed receipt is found to be for an *eligible* expense, the Debit Card processing system will be updated and the transaction will be approved.
- ✦ If the detailed receipt is found to be for an *ineligible* expense, you will be notified by letter as to the reason and the amount which must be returned by you to your company. That amount will be placed back into your account for a future eligible expense.
- ✦ If CSLLC does not receive the detailed receipt within two weeks, a second automated email* will be sent to you from the Debit Card processing system. You will now have **two more weeks** to return the requested information to CSLLC.
- ✦ If CSLLC does not receive the requested information within the two additional weeks provided, a third and final automated email* will be sent to you. This time you will have **eight days** to return the requested information. If on the eighth day, CSLLC still has not received the requested information, your Debit Card will be de-activated and you will not be able to use the card. You will need to submit all future reimbursement requests for all expenses using the Reimbursement Request form and attaching detailed receipts for each item.

* If we do not have your email address on file, a letter will be mailed to your home address.

****The detailed receipt must include the date of service, name of service provider, description of service or item provided).**
Please note that the debit card receipt is not sufficient documentation.

The Flex Debit Card is very convenient and works well when used for eligible expenses. The IRS regulations still require that all claims processed through a Flexible Spending Account be substantiated by the claims processor, including those claims processed by the debit card. Therefore it is important to save all of your receipts. CSLLC follows the IRS guidelines to ensure that we are processing your claims in accordance with the IRS regulations.

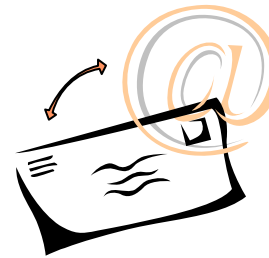
Thank you for your cooperation and if you should have any questions, please contact us at 1 888 227-9745 ext. 2040.



**Step 1: Make Eligible Purchase with
MBI Debit Card.**



**Step 2: Retain Documentation to send copy
to CSLLC for verification of purchase
eligibility.**



**Step 3: Send copy of
verification to CSLLC via mail,
fax, e-mail or in person at:**

**Flexible Benefits Dept.
Combined Services LLC
15 North Main St., Ste. 300
Concord, NH 03301**

Fax: 1 603 224-4256

E-Mail: flexiblebenefits@combinedservices.com